

Exhibit 1

Permanent Disability Benefits

The permanent disablement benefit shall be a percentage of the sum insured for permanent disablement equivalent to the degree of disablement. For permanent disablement not specified the degree of disablement shall be assessed by comparison with the percentage shown in this scale without taking into account the occupation of the insured person.

PERMANENT TOTAL DISABLEMENT

Total loss of sight of both eyes	100%
Total incurable insanity	100%
Loss of both arms or both hands	100%
Complete deafness of both ears, of traumatic origin	100%
Removal of lower jaw	100%
Loss of speech	100%
Loss of one arm and one leg	100%
Loss of one arm and one foot	100%
Loss of one hand and one foot	100%
Loss of one leg and one hand	100%
Loss of both legs	100%
Loss of both feet	100%

PERMANENT PARTIAL DISABLEMENT

Loss of osseous substance of the skull in all its thickness surface of at least 6 sq cm	40%
Loss of osseous substance of the skull in all its thickness surface of 3 to 6 sq. cm	20%
Surface of less than 3 sq. cm	10%
Partial removal of lower jaw, rising section in its entirety or half of the maxillary bone	40%
Loss of one eye	40%
Complete deafness of one ear	30%
Loss of one arm or one hand	60%
Considerable loss of osseous substance of the arm (definite and incurable lesion)	50%
Total paralysis of the upper limb (incurable lesion of nerves)	65%
Total paralysis of the circumflex nerve	20%
Shoulder ankylosis	40%
Elbow ankylosis (in favorable position) 15 degrees round the right angle	25%
In favorable position	40%
Extensive loss of osseous substance of the two bones of the forearm	40%
Total paralysis of the median nerve	45%
Total paralysis of the radial nerve at the tersion cradle	40%
Total paralysis of the forearm radial nerve	30%
Total paralysis of the hand radial nerve	20%
Total paralysis of the cubital nerve	30%
Anchylosis of the wrist in favorable position (straight and in pronation)	20%
Anchylosis of the wrist in unfavorable position (flexion or strained extension of supine position)	30%
Total loss of thumb	20%
Partial loss of thumb (ungula phalanx)	10%
Total ankylosis of thumb	20%
Total amputation of forefinger	15%
Amputation of two phalanges of forefinger	5%
Simultaneous amputation of thumb and forefinger	35%
Amputation of thumb and a finger other than forefinger	25%
Amputation of two fingers other than thumb and forefinger	12%

Amputation of three fingers other than thumb and forefinger	20%
Amputation of four fingers including thumb	45%
Amputation of four fingers excluding thumb	40%
Amputation of median finger	10%
Amputation of a finger other than thumb forefinger and median	7%
Amputation of thigh (upper half)	60%
Amputation of thigh (lower half) and leg	50%
Total loss of foot (tibio-tarsal disarticulation)	45%
Partial loss of foot (sub-ankle-bone disarticulation)	40%
Partial loss of foot (Medio-tarsal disarticulation)	35%
Partial loss of foot (tarso-metatarsal disarticulation)	30%
Total paralysis of lower limb (incurable nerve lesion)	60%
Complete paralysis of the external popliteal sciatic nerve	30%
Complete paralysis of the internal popliteal sciatic nerve	20%
Complete paralysis of two nerves (popliteal sciatic external and internal)	40%
Anchylosis of the hip	40%
Anchylosis of the knee	20%
Loss of osseous substance from the thigh or both bones of the leg (incurable condition)	60%
Loss of osseous substance of the knee-pan with considerable separation of the fragments and considerable difficulty movements in stretching the leg	40%
Loss of osseous substance of the knee-pan while the movements are preserved	20%
Shortening of the lower limb at least 5cm	30%
Shortening of the lower limb at 3 to 5 cm	20%
Shortening by 1 to 3 cm	10%
Total amputation of all toes	25%
Amputation of four toes including big toe	20%
Amputation of four toes	10%
Anchylosis of the big toe	10%
Amputation of two toes	5%
Amputation of one toe other than the big toe	3%

Anchylosis of the fingers (other than thumb and forefinger) and of the toes (other than the big toe) shall only entitle to 50% of the compensation which would be due for the loss of the said members.